



Commonwealth of Kentucky Public Protection Cabinet

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FOR IMMEDIATE RELEASE

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JANUARY OPEN ENROLLMENT UNDERWAY ***Policies for children under age 19 available from individual market insurers***

FRANKFORT, Ky. (Jan. 6, 2011) – During January, insurers selling in the commonwealth's individual health insurance market must offer a policy to any Kentuckian under the age of 19 and may not deny coverage due to an applicant's pre-existing health condition.

"We are appreciative that companies have stepped up and are offering these policies," said Gov. Steve Beshear. "We have heard the frustrations of parents across Kentucky whose children were denied health insurance. This open enrollment opportunity is an important step toward protecting those children and relieving a heavy burden from families."

In November, Kentucky Insurance Commissioner Sharon P. Clark ordered an annual open enrollment period to be held this month after insurers decided to cease writing "child-only" policies on Sept. 23 – the date the federal Patient Protection and Affordable Care Act prohibited companies offering these policies from denying coverage based on health status. The order came after a hearing and Clark's conclusion that the decision by insurers to cease offering the policies was a violation of state law and resulted in unfair discrimination.

"We expect the insurers to do whatever is possible to streamline the process for applicants," Clark said. "Additionally, we hope families who need this coverage will take advantage of this window of opportunity and will apply quickly to avoid any last-minute problems."

Companies participating in the open enrollment are Aetna Life Insurance Company, American Republic Insurance Company, Anthem Health Plans of Kentucky, Assurant Health/Time Insurance

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Company, Golden Rule Insurance Company, Humana Health Plan Inc. and Assurant Health/John Alden Life Insurance Company.

In addition to the open enrollment period, coverage will be available throughout the year for certain qualifying events. Kentucky Access, the state's high-risk pool, and the federal Pre-Existing Condition Insurance Plan offer child-only coverage to individuals meeting eligibility requirements all year.

A list of company contact information is available at the Department of Insurance website – <http://insurance.ky.gov> – under *What's New*. Consumers with questions can contact the department at 800-595-6053 and ask for Consumer Protection.

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